

Northern District Of Ohio
United States Bankruptcy Court
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

James Joseph Griffin

Case No.: 10-18488-rb

Chapter: 7

Address:

419 West 204th Street
Fairview Park, OH 44126

Last four digits of Social Security No.:

xxx-xx-4193

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: December 6, 2010
Form ohnb234

/s/ Randolph Baxter
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0647-1
Case: 10-18488

User: jjana
Form ID: 234a

Page 1 of 1
Total Noticed: 14

Date Rcvd: Dec 06, 2010

The following entities were noticed by first class mail on Dec 08, 2010.

db James Joseph Griffin, 419 West 204th Street, Fairview Park, OH 44126
19913563 +CBE Group, 131 Towe Park Drive, Suite 100, Waterloo, IA 50701-9588
19913565 +Credit Bureau Of Stark, 6973 Promway Avenue NW, North Canton, OH 44720-7321
19913566 +Dana & Praiser, Attorneys, 150 East Mound Street, Ste. 308, Columbus, OH 43215-5429
19913567 +Equidata, 724 Thimble Shoals Vlvd., Newport News, VA 23606-2574
19913568 +First Federal Credit, 24700 Chagrin Blvd. Ste. 205, Cleveland, OH 44122-5662
19913570 +Lorain County Child Support, 42485 North Ridge Road, Elyria, OH 44035-1045
19913572 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308
(address filed with court: NCO Credit Services, P.O. Box 8547, Philadelphia, PA 19101)
19913571 Nationwide Mutual Insurance Co., P.O. Box 13958, Philadelphia, PA 19101-3958
19913573 +Revenue Group, 3700 Park East Drive, Ste. 240, Beachwood, OH 44122-4343
19913574 +Rivers Edge Investment Co., 17419 Broadway Ave, Cleveland, OH 44137-3415

The following entities were noticed by electronic transmission on Dec 06, 2010.

tr EDI: QMASICHERMAN.COM Dec 06 2010 18:38:00 Marvin A Sicherman,
1801 East 9th Street - Suite 1100, Cleveland, OH 44114-3169
19913564 +EDI: CHASE.COM Dec 06 2010 18:38:00 Chase/Bank One Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
19913569 EDI: IRS.COM Dec 06 2010 18:38:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 08, 2010

Signature:

